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Technology Center 2100



AMENDMENT TO SPECIFICATION

1. Please substitute the following amended paragraph for the pending paragraph beginning on page 18, line 29, and ending on page 19, line 2, as follows:

— The key wallet may be carried by the user or, alternatively, stored remotely and downloaded over a network to a user "on the fly" using "roaming" techniques such as those disclosed in pending U.S. Patent Application 09/196,430, filed on Nov. 19, 1998, now U.S. Patent No. 6,263,446, issued July 17, 2001, which is hereby incorporated by reference.♦

** Remainder of Page Is Intentionally Left Blank **